

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

PATRICK JAMES HELMICK,

Case No. 21-22348-GLT

Debtor

Chapter 13

Related to Docket No. 60

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

_____ a motion to dismiss case or certificate of default requesting dismissal

 X a plan modification sought by: **Debtor**

_____ a motion to lift stay as to creditor: _____

_____ Other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

 X Chapter 13 Plan dated November 12, 2021

_____ Amended Chapter 13 Plan dated

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

 X Debtor's Plan payments shall be changed from **\$1,936.00** to **\$2,476.00**
per month, effective September, 2025, to provide for payment in full of the
mortgage arrears payable to Lakeview Loan Servicing.

_____ In the event that Debtor fails to make any future Chapter 13 Plan payments,
the Trustee or a party in interest may file with the Court and serve upon
Debtor and Debtor's Counsel a notice of default advising the Debtor that
they have 30 days from the service of the notice in which to cure any and
all defaults in payments. If Debtor fails to cure the defaults in payments
after having been provided notice under the provision of this Stipulated Order,
then the Trustee or a party in interest may submit an order of Dismissal to the
Bankruptcy Court along with an affidavit attesting to a failure to make Plan
payments, and the proceedings or case may thereafter be dismissed without
prejudice and without further hearing or notice.

_____ Debtor shall file and serve _____ on or before
_____.

_____ If any of the foregoing is not completed by the date specified, the case may be
dismissed without prejudice without further notice or hearing upon the filing by
the Trustee of an Affidavit of Non-Compliance.

_____ If any of the foregoing is not completed by the date specified, the automatic stay
as to the property described as _____
_____ may be lifted without
further notice or hearing upon the filing by the Creditor herein of an Affidavit of
Non-Compliance.


 X Other: **The claim of the following Creditor shall govern as to amount,
classification, and rate of interest: Claim #3 of Lakeview Loan Servicing.**

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained
Herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should
such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the
appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order
shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming
Plan shall remain in full force and effect. The filing party represents to the Court that all affected
parties have been notified.

SO ORDERED, this __ 20th day of August, 2025

Dated: __ August 20, 2025



Gregory J. Taddonio, Chief Judge
United States Bankruptcy Court

Stipulated by:

Stipulated by:

/s/Richard W. Schimizzi
Counsel to Debtor

/s/James C. Warmbrodt
Counsel to Chapter 13 Trustee

Stipulated by:

Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

In re:
Patrick James Helmick
Debtor

Case No. 21-22348-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 20, 2025

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 11

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 22, 2025:

Recip ID	Recipient Name and Address
db	+ Patrick James Helmick, 91 Prestwick Drive, Greensburg, PA 15601-1329
15427239	Lakeview Loan Servicing, PO Box 62182, Baltimore, MD 21264-2182
15427240	MAWC, PO Box 800, Greensburg, PA 15601-0800

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 21 2025 00:24:51	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Aug 21 2025 00:07:00	Peoples Natural Gas Company LLC, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15427987	Email/PDF: ais.dtv.ebn@aisinfo.com	Aug 21 2025 00:12:44	Directv, LLC, by American InfoSource as agent, PO Box 5072, Carol Stream, IL 60197-5072
15437110	^ MEBN	Aug 21 2025 00:01:09	Lakeview Loan Servicing, LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
15429959	+ Email/Text: ebnpeoples@grblaw.com	Aug 21 2025 00:07:00	Peoples Natural Gas Company LLC, c/o GRB Law, Frick Bldg., 437 Grant St., 14th Floor, Pittsburgh, PA 15219-6101
15427798	^ MEBN	Aug 21 2025 00:02:12	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15427241	Email/Text: bankruptcy@firstenergycorp.com	Aug 21 2025 00:07:00	West Penn Power, PO Box 3687, Akron, OH 44309-3687
15437476	+ Email/Text: bankruptcy@firstenergycorp.com	Aug 21 2025 00:07:00	West Penn Power, 5001 NASA Blvd, Fairmont, WV 26554-8248

TOTAL: 8

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Lakeview Loan Servicing, LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0315-2

User: auto

Page 2 of 2

Date Rcvd: Aug 20, 2025

Form ID: pdf900

Total Noticed: 11

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 22, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 20, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Lakeview Loan Servicing LLC dcarlon@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Matthew R. Schimizzi	on behalf of Debtor Patrick James Helmick mrs@schimizzilaw.com G16143@notify.cincompass.com;lms@schimizzilaw.com;rws@schimizzilaw.com;raf@schimizzilaw.com;mattbankruptcy@gmail.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Richard W. Schimizzi	on behalf of Debtor Patrick James Helmick rws@schimizzilaw.com mrs@schimizzilaw.com;G16143@notify.cincompass.com;lms@schimizzilaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 7